

United States Bankruptcy Court
Northern District of Ohio

In re:
Willie L. Austin
Debtor

Case No. 21-10317-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1
Date Rcvd: Jun 24, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Willie L. Austin, PO Box 94133, Cleveland, OH 44101-6133 |
| 26825431 | + CSEA, 1640 Superior Avenue, Cleveland, OH 44114-2908 |
| 26825427 | City of Cleveland Division of Water, PO Box 94540, Cleveland, OH 44101-4540 |
| 26825428 | Cleveland Public Power, PO Box 94560, Cleveland, OH 44101-4560 |
| 26825432 | + Cuyahoga Co. Court of Common Pleas, 1200 Ontario Street, Cleveland, OH 44113-1604 |
| 26825434 | Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759 |
| 26825435 | + Freedom Mortgage, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054-1210 |
| 26825437 | NEORS, PO Box 94550, Cleveland, OH 44101-4550 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| tr | + EDI: QWJWOJCIK.COM | Jun 25 2021 00:58:00 | Waldemar J. Wojcik, 526 Superior Avenue, Leader Bldg. #211, Cleveland, OH 44114-1902 |
| ust | + Email/Text: ustregion09.cl.ecf@usdoj.gov | Jun 24 2021 20:58:00 | Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234 |
| 26825423 | + Email/Text: amscbankruptcy@adt.com | Jun 24 2021 21:00:25 | ADT Security Services, PO Box 631877, Irving, TX 75063-0030 |
| 26913072 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 24 2021 20:57:00 | Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919 |
| 26825426 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 24 2021 20:57:00 | Citizens One Auto Finance, 1 Citizens Drive, ROP17K, Riverside, RI 02915 |
| 26825424 | Email/Text: cms-bk@cms-collect.com | Jun 24 2021 20:58:00 | Capital Management Services, LP, 698 1/2 S. Ogden Street, Buffalo, NY 14206-2317 |
| 26825425 | + EDI: CITICORP.COM | Jun 25 2021 00:58:00 | Citibank, PO Box 790040, Saint Louis, MO 63179-0040 |
| 26937890 | EDI: CITICORP.COM | Jun 25 2021 00:58:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 26825429 | + EDI: CCS.COM | Jun 25 2021 00:58:00 | Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 26825430 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 24 2021 21:08:15 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873 |
| 26825433 | + Email/Text: ohiobankruptcy@dom.com | Jun 24 2021 21:00:00 | Dominion East Ohio, PO Box 26785, Richmond, VA 23261-6785 |
| 26940865 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 24 2021 21:08:30 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 26825436 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 24 2021 21:08:19 | LVNV Funding, LLC, PO Box 10497, MS 576, Greenville, SC 29603-0497 |

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| | | | |
|----------|--------------------------------------|----------------------|--|
| 26825438 | + EDI: CITICORP.COM | Jun 25 2021 00:58:00 | Sears, PO Box 9001055, Louisville, KY 40290-1055 |
| 26959918 | EDI: AIS.COM | Jun 25 2021 00:58:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |
| 26825439 | + EDI: WFFC.COM | Jun 25 2021 00:58:00 | Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697 |
| 26825440 | + Email/Text: BKRMailOps@weltman.com | Jun 24 2021 20:59:00 | Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| aty | *+ | Waldemar J. Wojcik, 526 Superior Avenue, Leader Bldg. #211, Cleveland, OH 44114-1902 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Waldemar J. Wojcik | on behalf of Trustee Waldemar J. Wojcik wwojcik@wojciklpa.com wwojcik@ecf.axosfs.com |
| Waldemar J. Wojcik | wwojcik@wojciklpa.com wwojcik@ecf.axosfs.com |
| Walter V. Landow | on behalf of Debtor Willie L. Austin landowlaw@att.net wlandow24@yahoo.com |

TOTAL: 3

Information to identify the case:

Debtor 1 Willie L. Austin
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **21-10317-aih**

Social Security number or ITIN **xxx-xx-6081**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Willie L. Austin

6/23/21

By the court: ARTHUR I HARRIS
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.